

CLAIMS:

1. In an investment scheme wherein sums are transferred from an investment account associated with an end user into an investment product pre-selected by the end user, the improvement comprising:

a) creating, through the use of a computer, an electronic gift certificate for a prescribed gift amount;

b) electronically transmitting, through the use of a computer, the gift certificate to the end user;

c) redeeming the gift certificate for the gift amount;

d) electronically transferring the gift amount for the redeemed gift certificate into the investment account; and

e) transferring the gift amount from the investment account into the investment product.

2. The method of Claim 1, further comprising the steps of:

f) completing at least one purchase transaction with at least one pre-authorized retailer for a prescribed purchase price;

g) electronically transferring a rebate sum corresponding to a prescribed percentage of the purchase price into the investment account; and

h) transferring the rebate sum from the investment account into the investment product.

3. The method of Claim 2 wherein step (f) comprises completing multiple purchase transactions on an intermittent basis.

4. The method of Claim 3 wherein the retailer is a global computer network retailer, and step (f) is accomplished through the use of a computer.

5. The method of Claim 3 wherein step (h) is

completed subsequent to a total of the rebate sums deposited into the investment account under step (g) reaching a minimum level.

6. The method of Claim 1 further comprising the step of:

f) cancelling the gift certificate if the redemption of the gift certificate under step (c) is not completed within a prescribed period of time.

7. An investment method, comprising the steps of:

a) establishing an investment account associated with an end-user with an institution having defined relationships with at least one retailer and an investment product provider wherein the retailer agrees to electronically transfer a rebate sum corresponding to a completed purchase transaction to the institution for deposit into the investment account, and the investment product provider agrees to invest any sums deposited into the investment account into an investment product pre-selected by the end user and structured to generate a return at an estimated annual rate on any sums invested therein, the investment account having a net value corresponding to a total of any sums deposited thereinto and the return generated by the investment product in relation thereto;

b) creating, through the use of a computer, an electronic gift certificate for a prescribed gift amount;

c) electronically transmitting, through the use of a computer, the gift certificate to the end user;

d) redeeming the gift certificate for the gift amount;

e) increasing the net value of the investment account by electronically transferring the gift amount for the redeemed gift certificate thereinto; and

f) transferring the gift amount from the investment account into the investment product.

8. The method of Claim 7 further comprising the steps of:

g) completing, through the use of a computer, multiple purchase transactions on an intermittent basis with the at least one retailer;

h) increasing the net value of the investment account by electronically transferring rebate sums generated under step (g) thereinto; and

i) periodically transferring the rebate sums from the investment account into the investment product when a value of the investment account achieves a pre-selected threshold.

9. The method of Claim 7 further comprising the step of:

g) cancelling the gift certificate if the redemption of the gift certificate under step (d) is not completed within a prescribed period of time.

10. An investment method, comprising the steps of:

a) establishing an investment account with an institution having a defined relationship with at least one retailer wherein the retailer agrees to provide a rebate sum corresponding to a completed purchase transaction for deposit into the investment account, the investment account being structured to generate a return at an estimated annual rate on any sums deposited therein and to have a net value corresponding to a total of the deposited sums and the return generated in relation thereto;

b) creating, through the use of a computer, an electronic gift certificate for a prescribed gift amount;

c) electronically transmitting, through the use of a computer, the gift certificate to the end user;

d) redeeming the gift certificate for the gift amount; and

e) increasing the net value of the investment account by electronically transferring the gift amount for the redeemed gift certificate thereinto.

11. The method of Claim 10, further comprising the steps of:

f) completing, through the use of a computer, at least one purchase transaction with the retailer;

g) increasing the net value of the investment account by electronically transferring the rebate sum thereinto; and

h) transferring the rebate sum from the investment account into an investment product pre-selected by the end user.

12. The method of Claim 10 further comprising the step of:

f) cancelling the gift certificate if the redemption of the gift certificate under step (d) is not completed within a prescribed period of time.

13. An investment method, comprising the steps of:

a) establishing an investment account associated with an end user;

b) creating, through the use of a computer, an electronic gift certificate for a prescribed gift amount;

c) electronically transmitting, through the use of a computer, the gift certificate to the end user;

d) redeeming the gift certificate for the gift amount;

e) electronically transferring the gift amount for the redeemed gift certificate into the investment account; and

f) transferring the gift amount from the investment account into an investment product pre-

selected by the end-user.

14. The method of Claim 13 further comprising the steps of:

g) completing at least one purchase transaction with at least one pre-authorized retailer for a prescribed purchase price;

h) electronically transferring a rebate sum corresponding to a prescribed percentage of the purchase price into the investment account; and

i) transferring the rebate sum from the investment account into the investment product.

15. The method of Claim 13 further comprising the step of:

g) cancelling the gift certificate if the redemption of the gift certificate under step (d) is not completed within a prescribed period of time.

16. An investment method, comprising the steps of:

a) creating, through the use of a computer, an electronic gift certificate for a prescribed gift amount;

b) electronically transmitting, through the use of a computer, the gift certificate to an end user;

c) establishing, through the use of a computer, an investment account associated with the end user;

d) redeeming the gift certificate for the gift amount;

e) electronically transferring the gift amount for the redeemed gift certificate into the investment account; and

f) transferring the gift amount from the investment account into an investment product pre-selected by the end user.

17. The method of Claim 16 further comprising the steps of:

g) completing at least one purchase transaction

with at least one pre-authorized retailer for a prescribed purchase price;

h) electronically transferring a rebate sum corresponding to a prescribed percentage of the purchase price into the investment account; and

i) transferring the rebate sum from the investment account into the investment product.

18. The method of Claim 17 wherein step (g) comprises completing multiple purchase transactions on an intermittent basis.

19. The method of Claim 18 wherein the retailer is a global computer network retailer, and step (g) is accomplished through the use of a computer.

20. The method of Claim 18 wherein step (i) is completed subsequent to a total of the rebate sums deposited into the investment account under step (h) reaching a minimum level.

21. The method of Claim 16 further comprising the step of:

g) cancelling the gift certificate if the redemption of the gift certificate under step (d) is not completed within a prescribed period of time.